R E M A R K S

- Claims **16, 19, 23, 25, 28-44 and 26-27** are pending in the present application (please see discussion of pending claims below)
- Claims **19 and 28-44** are allowed (please see discussion of allowed / rejected claims below)
- Claims **16, 23, and 25** stand rejected (please see discussion of allowed / rejected claims below)
- Claims **26 and 27** have not been examined (please see discussion below)
- Claims **16, 19, 23, 25, and 26** are the only independent claims

Claims 16, 23, and 25 Stand Rejected; Claims 19 and 28-44 Are Allowable

Applicants note that the Office Action Summary indicates that Claim **16** is allowed; however, Claim **16** stands rejected under Section 112, second paragraph. [Office Action, page 2].

Applicants understand the Examiner to be asserting that Claim **16** contains allowable subject matter. [Office Action, page 4]. Applicants are grateful for the Examiner's acknowledgement that Claim **16** contains allowable subject matter. Applicants also understand that the Examiner believes that Claim **16** is indefinite and is therefore rejected. [Office Action, page 2]. If Applicants have misunderstood the status of Claim **16** (or any other claim), Applicants respectfully request further clarification by the Examiner.

Applicants are grateful for the Examiner's acknowledgement that Claim **19** contains allowable subject matter. [Office Action, page 4]. As all of Claims **28-44** are dependent from Claim **19**, Applicants understand that Claims **28-44** are allowable for at least the same reasons.

Accordingly, Applicants understand that Claims **16, 23, and 25** are not presently allowed, and Claims **19 and 28-44** are allowed.

As discussed below, the current status of Claims **26 and 27** is not known to Applicants, as they are pending but do not appear to have been examined in this Office Action.

Section 112 Rejection

Claims **16 and 23** stand rejected under 35 U.S.C. 112, second paragraph, as being "indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention."

Specifically, the Examiner asserts that in both Claims **16 and 23**, the phrase *operable to* and the phrase *a program, adapted to be executed by said processing unit, to* perform various steps, render the claims indefinite. Applicants respectfully traverse the Examiner's assertions.

Applicants respectfully submit that each of these phrases is fairly conventional language for describing what a component is capable of or is suitable to perform, <u>without requiring that the component actually be performing the functionality</u> for the claim to be infringed.

The plain meaning of the claims does not suggest in any way that performance of the described functionality is required. The Examiner does not provide any reasoning as to why one having ordinary skill in the art would interpret the recited claim language as having other than its plain meaning.

Applicants respectfully submit that the recited communications units of Claims **16 and 23** must be able to perform <u>but need not actually be performing</u> the recited functionality. Nothing in the plain meaning of the language would suggest otherwise. For example, the ordinary meaning of *operable* includes "fit, possible, or desirable to use: practicable." <u>Webster's Ninth New Collegiate Dictionary</u>, Merriam-Webster, Inc., (1985). The Examiner does not provide any indication as to why one would interpret *operable to receive and transmit information* as actually requiring that the claimed apparatus be receiving and transmitting in order for the claim to be infringed. Contrary to the Examiner's assertion, the plain meaning indicates with reasonable precision that the recited communications unit need only be practicable, fit, possible, or desirable to use for the described purpose.

Similarly, Applicants respectfully submit that the recited programs of Claims **16 and 23** must be adapted to be executed by a processing unit to perform <u>but need not actually be performing the recited functionality</u> for the claims to be infringed. Nothing in the plain meaning of the language would suggest otherwise. The ordinary meaning of *adapt* includes "to make fit (as for a specific or new use or situation)...." <u>Webster's Ninth New Collegiate Dictionary</u>, Merriam-Webster, Inc., (1985). Examiner does not provide any indication as to why one would interpret *a program, adapted to be executed by said processing unit* as requiring that a processing unit must actually be executing the program in order for the claim to be infringed. Contrary to the Examiner's assertion, the plain meaning indicates with reasonable precision that the program need only be fit for the described use (i.e., to be executed by a processing unit to perform the recited steps).

Section 103(a) Rejection

Claims **23 and 25** stand rejected under 35 U.S.C. 103(a) as being unpatentable over the English translation of Japanese Publication No. JP363307582A by Moriguchi ("the <u>Moriguchi</u> abstract") and further in light of the Examiner's <u>Official Notice</u>. Applicants respectfully traverse the Examiner's Section 103(a) rejection.

1.   The Moriguchi Abstract

The <u>Moriguchi</u> reference provided by the Examiner is an English translation of a Japanese abstract. Like many translations, the translation of the <u>Moriguchi</u> abstract suffers from poor, awkward and oftentimes unclear English grammar, syntax, and vocabulary. Applicants understand that one must be cautious in attributing more to the <u>Moriguchi</u> abstract than would have been suggested to one having only ordinary skill in the art, particularly where the disclosure is so unclear.

Applicants presume that the copy of the translated <u>Moriguchi</u> abstract provided to Applicants in the Office Action mailed October 14, 2003, is the same reference relied upon by the Examiner in the Office Action. [See, MPEP § 707.05(a)]. If the Examiner has relied upon a

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different document (e.g., a translation of the entire <u>Moriguchi</u> application) than the one provided, Applicants respectfully request that the Examiner provide Applicants with a copy of the reference relied upon.

As best understood by Applicants, the <u>Moriguchi</u> abstract describes how use of a transaction card by a third party may be prevented by a "first identification number which a user has claimed." Applicants do not understand what it means for a user to "claim" the "first identification number." A "calculation change to the identification by a calculating method" is recorded on the transaction card as a "second identification number." At the time of a transaction, the "second identification number recorded in the transaction card is read out."

"[O]n the other hand, the identification number is inputted by an operation, to a calculation change by said calculating method is derived." The origin of the "identification number," and what "inputted by an operation" means, is not clear to Applicants. This "identification number" is compared to the "second identification number" "read out" from the card. If the "second identification number" and the "identification number" "are equal, the transaction is formed. In such a way, it can be prevented that the transaction card is utilized by a third person."

2.   The Examiner's Official Notice of Features and Motivations to Modify Moriguchi

The Examiner states that all of the following were "well known in the art":

(i)   "a remote terminal usually stores all pin numbers";

(ii)   "during a financial transaction at a merchant store or site, the pin number is transmitted to the remote terminal for matching"; and

(iii)   "to provide remote access and usage to users of a plurality of memory devices accessing a merchant store or site."

[Office Action, pages 3-4]. Because the Examiner does not support any of these assertions (i) – (iii) with evidence in the record, Applicants presume that the Examiner intended to take <u>Official Notice</u> of the subject matter of (i) – (iii).

Without more than the Examiner's brief statement as to what was "well known," it is not possible for Applicants to consider the scope and content of the asserted prior art from the viewpoint of one having ordinary skill in the art. Accordingly, Applicants respectfully traverse the Examiner's assertion that the subject matter of (i) – (iii) was "well known" at the time of the invention. Applicants respectfully request that the Examiner provide a reference in support of the asserted subject matter (i) – (iii).

Applicants also understand that the Examiner asserts that the motivations for modifying <u>Moriguchi</u> to provide for (i) - (iii) above would have been:

(iv)   "to perform complicated tasks at the remote computer"; and

(v)   "not tying up processing in the memory card."

[Office Action, pages 4].

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A motivation to combine or modify must be identifiable in the cited references or in the knowledge generally available to one having ordinary skill. The Examiner does not assert that the motivations (iv) – (v) are suggested by <u>Moriguchi</u> or by any other reference of record. Accordingly, Applicants understand that the Examiner cannot identify support for these asserted motivations in the evidence of record. Applicants understand that the Examiner must therefore be taking <u>Official Notice</u> that motivations (iv) – (v) would have been in the knowledge generally available to one having ordinary skill in the art.

The Examiner, however, has not made any findings or rendered a definition of the ordinary level of skill in the art, as required in any obviousness determination under <u>Graham</u>. Ascertaining a level of ordinary skill in the art is **necessary** to maintain objectivity in the obviousness inquiry. <u>M.P.E.P.</u> § 2141.03. <u>See Ryko Mfg. Co. v. Nu-Star, Inc.</u>, 950 F.2d 714, 718 (Fed. Cir. 1991) ("Instead of ascertaining what was subjectively obvious to the inventor at the time of invention, the court must ascertain what would have been objectively obvious to one of ordinary skill in the art at such time. Hence, the level of ordinary skill in the art is **a factual question that must be resolved and considered.**"). **Without a factual determination of the level of ordinary skill in the art, obviousness cannot be assessed properly** because the critical question is whether a claimed invention would have been obvious at the time it was made to one with ordinary skill in the art. <u>Custom Accessories, Inc. v. Jeffrey-Allan Indus., Inc.</u>, 807 F.2d 955, 962 (Fed. Cir. 1986). Thus, the determination of the level of ordinary skill in the art is **an integral part of the <u>Graham</u> analysis.** <u>Ruiz v. A.B. Chance Co.</u>, 234 F.3d 654, 666 (Fed. Cir. 2000) (citing <u>Custom Accessories</u>, 807 F.2d at 962).

Without more than the Examiner's unsupported brief statement as to what motivations would have been known to one having ordinary skill in the art, it is not possible for Applicants to consider the scope and content of the asserted prior art from the viewpoint of one having ordinary skill in the art. Accordingly, Applicants respectfully traverse the Examiner's implied assertion that the motivations (iv) – (v) were within the general knowledge of one having ordinary skill at the time of the invention. Applicants respectfully request that the Examiner provide a reference in support of the asserted subject matter (iv) – (v).

Applicants note that the scope of the matter of which the Examiner takes <u>Official Notice</u> is limited to the substantial evidence in the record for such matter. The cited <u>Moriguchi</u> reference does not support the Examiner's broad assertions (i) – (v) as to what was well known; the Examiner does not assert otherwise.

No references have been provided for any of the Examiner's assertions (i) – (v). Given that the only particular information in the record thus far regarding what is considered to be in the prior art is the Examiner's brief statements, Applicants cannot properly determine the bounds of the prior art. Accordingly, Applicants dispute that the subject matter asserted was "well known" at the time the invention was made, and request a reference in support of each of the assertions (i) – (v).

3. <u>Independent Claim 23</u>

Applicants respectfully submit that independent Claim **23** is not obvious in light of <u>Moriguchi</u>. <u>Moriguchi</u> does not teach or suggest all of the features of independent Claim **23**. Further, there is no suggestion or motivation, either in the cited references or in the knowledge

generally available to one of ordinary skill in the art, to modify <u>Moriguchi</u> to provide for all of the claimed features of independent Claim **23**.

Some embodiments of the present invention provide for a memory device containing data indicative of a plurality of predetermined account identifiers (e.g., single-use credit card numbers). When a user (e.g., cardholder) obtains a single-use credit card number, for example, from the memory device, the status of the number is changed (e.g., from "not used" to "used"). [See, e.g., Specification, page 24, lines 8 – 24; FIG. 10]. According to some embodiments (e.g., for authorizing a transaction), when an account identifier (e.g., a single-use credit card number) is received by an entity (e.g., a credit card issuer's central processor), the entity preferably verifies the account identifier by: (i) determining whether the transmitted account identifier matches an identifier in a database (e.g., a credit card number database), and (ii) checking the status of the account identifier to determine whether the credit card number has already been used. [See, e.g., Specification, page 25, line 18 to page 26, line 3; FIG. 11A].

3.1. <u>Moriguchi Does Not Disclose All the Limitations of Independent Claim 23</u>

The Examiner asserts: "The only difference between the claimed invention [sic] and the system of Moriguchi is that storing and comparing steps occur at the card terminal. " [Office Action, page 3]. Applicants respectfully traverse this assertion.

As best understood by Applicants, based on the assertion above, the Examiner must be asserting that <u>Moriguchi</u> discloses or suggests all of the following features of independent Claim **23**:

(a)   *a processing unit;*

(b)   *a memory device connected to said processing unit and containing:*

　　1) data representing a plurality of predetermined account identifiers,

　　2) data representing a status for each of a plurality of predetermined account identifiers, and

　　3) a program adapted to be executed by said processing unit to:

　　　　(i)   receive a second account identifier,

　　　　(ii) compare the second account identifier with at least one of a plurality of predetermined account identifiers to identify one predetermined account identifier matching the second account identifier, and

　　　　(iii) verify the second account identifier in accordance with said comparing and the data representing the status of the one predetermined account identifier

Claim **23** recites *a communications unit operable to transmit and receive information regarding a second account identifier for use in place of a first account identifier.* The Examiner does not even address this limitation of Claim **23**. Applicants respectfully submit that neither the <u>Moriguchi</u> abstract nor the Examiner's <u>Official Notice</u> suggests such a feature.

For example, there is no hint or suggestion in the Moriguchi abstract of *a second account identifier for use in place of a first account identifier*, much less *a communications unit operable to transmit information about such a second account identifier*. There is no hint at all that the "identification numbers" of the Moriguchi abstract are even *account identifiers*. In fact, the Moriguchi abstract does not even suggest *an account*. The Examiner does not assert otherwise.

Further, none of the first or second "identification numbers" is disclosed as being for use in place of *an account identifier* or even for use in place of another "identification number" discussed in Moriguchi. In fact, it is clear from the Moriguchi abstract that both the first and the second "identification numbers" must be provided "at the time of a transaction" for any transaction to take place—neither could therefore be for use *in place of* another.

Contrary to the Examiner's implied assertion, Moriguchi does not teach or suggest *a processing unit*. The Examiner has not indicated any portion of the disclosure in the Moriguchi abstract that would suggest the recited feature of *a processing unit* to one having ordinary skill in the art.

The Moriguchi abstract is also devoid of any hint or suggestion of *data representing a status for each of said plurality of predetermined account identifiers*, much less *a memory device containing such data*. The Examiner does not assert otherwise.

The Moriguchi abstract is also devoid of any hint or suggestion of *a program*, much less *a program adapted to be executed by a processing unit to perform the recited steps of receiving, comparing, and verifying*, much less *a memory device containing such a program*. The Examiner does not assert otherwise.

Further, the Moriguchi abstract is devoid of any hint or suggestion of *a memory device containing* all of (i) *data representing a plurality of predetermined account identifiers*, (ii) *data representing a status for each of said plurality of predetermined account identifiers*, and (iii) and the recited *program*. As best understood by Applicants, the only memory device suggested by the Moriguchi abstract is the "transaction card," which is described as being able to record only a "second identification number." Thus, contrary to the Examiner's assertion, the Moriguchi abstract does not suggest a *memory device* having all of the characteristics recited in Claim **23**.

The Examiner also asserts that Moriguchi discloses "a transaction card system wherein user [sic] enters a first identification number in a terminal when attempting to use the transaction card." [Office Action, page 3]. Applicants respectfully traverse this assertion. There is no mention in the Moriguchi abstract of a "terminal," as asserted by the Examiner. The Examiner has not indicated the disclosure in the brief Moriguchi abstract that would suggest a "terminal" to one having ordinary skill in the art. Accordingly, Applicants also traverse the Examiner's assertion that the Moriguchi abstract teaches "storing and comparing steps at the card terminal."

The Examiner asserts that the purported "algorithm" for generating a "second identification number" "thus allow[s] for a plurality of identification numbers." [Office Action, page 3]. Applicants do not understand this assertion. Moriguchi describes the recording of only one "second identification number" on the transaction card. One "second identification number" does not suggest *a plurality of predetermined account identifiers*, as recited in Claim **23**.

If, on the other hand, the Examiner is merely stating that the first and second identification numbers described in the Moriguchi abstract are "a plurality of identification

numbers," then Applicants respectfully submit that the "first and second identification numbers," taken together, do not suggest *a plurality of predetermined account identifiers*. First, there is no indication in the Moriguchi abstract that either of the "first and second identification numbers" identify an account. The Examiner does not assert otherwise. Further, there is no suggestion in Moriguchi of a memory device containing both the "first and second identification numbers"— only the "second identification number" is described as being recorded on the transaction card. Accordingly, Moriguchi does not teach or suggest *a memory device containing data representing a plurality of predetermined account identifiers*, as recited in Claim **23**.

The Examiner asserts: "These identification numbers are recorded." [Office Action, page 3]. Applicants respectfully traverse this assertion. As discussed above, there is no mention in the Moriguchi abstract of a plurality of generated identification numbers, much less that a plurality of such numbers are "recorded" anywhere—only the one "second identification number" is described as being recorded on the transaction card. There is no indication that the "first identification number" is recorded.

Also, there is no suggestion in Moriguchi of *verifying an account identifier*, much less verifying an account identifier in the manner recited in independent Claim **23**. Contrary to the Examiner's assertion, therefore, the Moriguchi abstract is devoid of any hint or suggestion of *verifying a second account identifier in accordance with*: (i) *comparing the second account identifier with at least one of a plurality of predetermined account identifier to identify one predetermined account identifier matching the second account identifier* and (ii) *data representing the status of the one predetermined account identifier*, as recited in independent Claim **23**. Also, Moriguchi does not suggest the desirability of such features.

As discussed above, the Examiner relies on unsupported Official Notice that "a remote terminal usually stores all pin numbers and during a financial transaction at a merchant store or site, the pin number is transmitted to the remote terminal for matching." [Office Action, page 3]. Even if such subject matter was "well known," which Applicants dispute above, the proposed modification of Moriguchi method to provide for storing and transmitting would not provide for all of the features of Claim **23**. For example, the Examiner does not provide any reasoning as to why a "pin number" would suggest *an account identifier*, much less an account identifier for use in place of another account identifier.

Applicants respectfully submit that neither the Moriguchi abstract, nor the subject matter of which the Examiner takes Official Notice, alone or in combination, discloses all of the limitations of independent Claim **23**. Accordingly, the Examiner has failed to establish a *prima facie* case of obviousness of independent Claim **23**.

3.2. No Motivation to Modify Moriguchi

As best understood by Applicants, the Examiner also asserts the following to be true with respect to independent Claim **23**: It would have been obvious to modify Moriguchi to provide for a communications unit allowing for storing and comparing steps to be performed at a remote terminal in order to perform complicated tasks at the remote computer and for "not tying up processing in the memory card." [Office Action, pages 3-4]. Applicants respectfully traverse these assertions.

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Obviousness can only be established by combining or modifying the teachings of the prior art to produce the claimed invention where there is some teaching, suggestion, or motivation to do so found either in the references themselves or in the knowledge generally available to one of ordinary skill in the art. MPEP 706.02(j). In re Fine, 5 USPQ2d 1596 (Fed. Cir. 1988); In re Jones, 21 USPQ2d 1941 (Fed. Cir. 1992).

In view of the above, the Examiner must show that the prior art of record provides the motivations of (iv) – (v) above. MPEP 2143. As discussed above, the Examiner has not shown that the prior art of record supports the motivations of (iv) – (v). Further, the Examiner must show that the asserted subject matter of (iv) – (v) includes a teaching, suggestion, or motivation to make the proposed combination or modification of the asserted teachings of the prior art to produce the specific features of the claimed invention.

Applicants have carefully reviewed the Office Action issued in the present application, as well as the Moriguchi abstract, without finding a motivation anywhere in the record that suggests the desirability of modifying Moriguchi in the manner proposed by the Examiner.

In fact, there is no suggestion in the Moriguchi abstract of any "processing" taking place "in the memory card," much less a need not to "tie up" such processing. Applicants respectfully request that the Examiner identify such a disclosure in the Moriguchi abstract.

Further, there is no suggestion in Moriguchi of any of (i) providing "remote access and usage" to users, (ii) a plurality of memory devices, or (iii) accessing a merchant store or site.

Applicants respectfully submit that there is no suggestion in the prior art of record to combine the particular asserted teachings of the prior art to provide for all of the features of independent Claim **23**. Accordingly, Applicants respectfully submit that the Examiner has failed to establish a *prima facie* case of obviousness of independent Claim **23**.

For at least the reasons stated herein, Applicants respectfully request allowance of Claim **23**.

4. **Independent Claim 25**

The Examiner rejects independent Claim **25** on the same basis as independent Claim **23**. Applicants respectfully submit that independent Claim **25** contains allowable subject matter for at least the reasons stated above with respect to independent Claim **23**. For instance, Moriguchi is devoid of a hint or suggestion of any features generally directed to:

(c) *providing a memory device containing data representing a plurality of predetermined account identifiers and data representing a status for each of the plurality of predetermined account identifiers*

(d) *receiving a second account identifier for use in place of a first account identifier*

(e) *comparing the second account identifier with said plurality of predetermined account identifiers to identify one predetermined account identifier matching said second account identifier*

(f) *verifying said second account identifier in accordance with said comparing step and the data representing the status of said one predetermined account identifier*

If Applicants' understanding as to what the Examiner is asserting with respect to independent Claim **25** is incorrect, Applicants request clarification of the Examiner's support in the record for each of the above features (c) – (f). Particularly, in light of the Examiner's brief and unsupported assertions that <u>Moriguchi</u> teaches almost all of the features of the program recited in Claim **23**, Applicants request the Examiner's assistance in identifying the specific disclosure in <u>Moriguchi</u> that teaches or suggests, respectively, each of the steps of (c) – (f), so that the present application may proceed to allowance or appeal.

Applicants respectfully submit that Claims **23 and 25** contain allowable subject matter.

<u>**Claims 26 and 27 Contain Allowable Subject Matter**</u>

1.   <u>Claims 26 and 27 Are Pending and Have Not Been Examined</u>

Applicants respectfully note that the present Office Action indicates that Claims **26 and 27** are <u>not</u> pending. For example, the Office Action Summary (page 1) does not list them as pending, and there is no mention of Claim **26** or Claim **27** in the rest of the Office Action.

Claims **26 and 27** <u>are</u> pending. See, e.g., the Office Action mailed January 31, 2003 (Paper No. 10) (examining and rejecting both claims), and the corresponding Response mailed June 30, 2003 (traversing the rejection of both claims), by Applicants. Both papers indicate that Claims **26 and 27** are pending. Applicants have not since cancelled them.

The status of Claims **26 and 27** had been the source of some confusion in the present application, but the issue had been resolved. As discussed in the Amendment & Response mailed October 8, 2002 (page 7), the Examiner confirmed on October 7, 2002, that Claims **26 and 27** were still pending. In summary, a Preliminary Amendment had improperly purported to cancel claims numbered 26 and 27, <u>but those claims had never been pending at that time</u>, so the cancellation was moot. A Second Preliminary Amendment filed on April 10, 2001, properly added new Claims **26 and 27**, which remain pending today.

Applicants respectfully request that the Examiner address the examination of Claims **26 and 27** in a subsequent Office Action. If the Examiner has any additional questions or concerns about the status of Claims **26 and 27**, the Examiner is invited to contact the undersigned at the earliest convenience.

2.   <u>Independent Claim 26</u>

The Examiner has not examined Claim **26** in light of the <u>Moriguchi</u> abstract.

Applicants respectfully submit that independent Claim **26** is not obvious in light of <u>Moriguchi</u>. <u>Moriguchi</u> does not teach or suggest all of the features of independent Claim **26**. Applicants respectfully submit that the <u>Moriguchi</u> abstract does not teach or suggest any of the features of:

(g) · *receiving a plurality of second account identifiers at a memory device, each second account identifier being different from remaining second account identifiers*

(h) *verifying that each of the plurality of second account identifiers indicates a first account identifier*

(i) *wherein each of the plurality of second account identifiers comprises a second identifier for use in place of a first account identifier*

Applicants have carefully reviewed the entire Moriguchi reference. There is nothing in Moriguchi that would support the Examiner's assertion that Moriguchi teaches or suggests any of the above features (g) – (i).

3.   Claim 27

Claim 27 is dependent from independent Claim 26, and is considered to be allowable for at least the reasons stated with respect to Claim 26.

Claim 27 recites a feature of *wherein the first account identifier and each second account identifier respectively comprise sixteen digits.* Applicants respectfully submit that the Moriguchi abstract does not teach or suggest this feature, nor does Moriguchi suggest the desirability of such a feature.

Applicants respectfully submit that Claims 26 **and** 27 contain allowable subject matter.

For at least the reasons stated herein, Applicants respectfully submit that all of pending Claims **16, 19, and 25-44** are allowable.

Conclusion

It is submitted that all of the claims are in condition for allowance. The Examiner's early re-examination and reconsideration are respectfully requested.

Please charge any fees that may be required for this Amendment to <u>Deposit Account No. 50-0271</u>. Furthermore, should an extension of time be required, please grant any extension of time which may be required to make this Amendment timely, and please charge any fee for such an extension to <u>Deposit Account No. 50-0271</u>.

If the Examiner has any questions regarding this amendment or the present application, the Examiner is cordially requested to contact Michael Downs at telephone number (203) 461-7292 or via electronic mail at mdowns@walkerdigital.com.

Petition for Extension of Time to Respond

Applicants hereby petition for a ONE-month extension of time with which to respond to the Office Action. Please charge $55.00 for this petition to our <u>Deposit Account No. 50-0271</u>. Please charge any additional fees that may be required for this Response, or credit any overpayment to <u>Deposit Account No. 50-0271</u>.

If an additional extension of time is required, please grant a petition for that extension of time which is required to make this Response timely, and please charge any fee for such extension to <u>Deposit Account No. 50-0271.</u>

Respectfully submitted,

<u>February 17, 2004</u>
Date

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